

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:)
)
Brian Nowakowski and Lynelle R.) Case No. 20-10139-JCM
Nowakowski,) Chapter 13
) Related to Doc. No. 91
Debtors)

STIPULATED ORDER MODIFYING PLAN

WHEREAS, this matter is being presented to the Court regarding

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]:

☐ a motion to dismiss case or certificate of default requesting dismissal

X a plan modification sought by: Debtors to address Notice of Mortgage Payment
Change

☐ a motion to lift stay
as to creditor

☐ Other:

WHEREAS, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the Court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

IT IS HEREBY ORDERED that the

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

☐ Chapter 13 Plan dated

X Amended Chapter 13 Plan dated December 1, 2021

is modified as follows:

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

- ☐ Debtors' Plan payments shall be changed from \$ to
\$ per month, effective ; and/or the Plan term shall be changed from
months to months. .
- ☐ In the event that Debtors fail to make any future Chapter 13 Plan payments, the Trustee or a party in interest may file with the Court and serve upon Debtors and Debtors' Counsel a notice of default advising the Debtors that they have 30 days from the service of the notice in which to cure any and all defaults in payments. If Debtors fail to cure the defaults in payments after having been provided notice under the provision of this Stipulated Order, then the Trustee or a party in interest may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or notice.
- ☐ Debtors shall file and serve on or before .
- ☐ If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.
- ☐ If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as may be lifted without further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.

X Other: M&T Bank shall be paid \$997.67 per month effective December 1, 2024 per the Notice of Mortgage Payment Change filed November 1, 2024. Debtors' counsel shall be paid an additional \$2,500.00, subject to approval via fee application, for a total of \$6,400.00 in attorney fees to be paid through the Plan.


IT IS FURTHER ORDERED that to the extent any creditor opposes the relief contained herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a *de novo* hearing regarding the appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without further notice and/or opportunity for a hearing.

IT IS FURTHER ORDERED that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect. The filing party represents to the Court that all affected parties have been notified.

[Remainder of Page Intentionally Left Blank]

SO ORDERED, this 8th day of November, 2024

Dated: November 8, 2024



John C. Melaragno
United States Bankruptcy Judge

SIGNED
11/8/24 11:39 am
CLERK
U.S. BANKRUPTCY
COURT - WDPA

Stipulated by:

/s/Lauren M. Lamb
Counsel to Debtors
Lauren M. Lamb, Esquire
Steidl & Steinberg, P.C.
436 Seventh Avenue, Suite 322
Pittsburgh, PA 15219
(412) 391-8000
PA I. D. No. 209201
llamb@steidl-steinberg.com

Stipulated by:

/s/James Warmbrodt
Counsel to Chapter 13 Trustee

Stipulated by:

Counsel to affected creditor

cc: All Parties in Interest to be served by Clerk

In re:
Brian Nowakowski
Lynelle R. Nowakowski
Debtors

Case No. 20-10139-JCM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1
Date Rcvd: Nov 08, 2024

User: auto
Form ID: pdf900

Page 1 of 4
Total Noticed: 48

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 10, 2024:

Recip ID	Recipient Name and Address
db	+ Brian Nowakowski, 423 Lowery Road, Erie, PA 16511-1330
jdb	#+ Lynelle R. Nowakowski, 423 Lowery Road, Erie, PA 16511-1330
15203550	+ Auto Use, 45 Haverhill St, Andover, MA 01810-1499
15203551	+ Auto Use, Attn: Bankruptcy, 45 Haverhill St, Andover, MA 01810-1499
15203552	+ Capital One, Po Box 703, Wood Dale, IL 60191-0703
15203579	P S E C U, P.o. Box 1006, Harrisburg, PA 17108

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 08 2024 23:49:49	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 08 2024 23:49:47	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15203555	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 08 2024 23:49:07	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15203553	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 08 2024 23:49:49	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
15211015	Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 08 2024 23:48:40	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15204902	+ Email/Text: bankruptcy@cavps.com	Nov 08 2024 23:33:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
15203561	+ Email/Text: bankruptcy@firstenergycorp.com	Nov 08 2024 23:33:00	Collection Service Center, Inc., Attn: Bankruptcy, 839 5th Ave., New Kensington, PA 15068-6303
15203560	^ MEBN	Nov 08 2024 23:30:55	Collection Service Center, Inc., Pob 560, New Kensington, PA 15068-0560
15203563	+ Email/Text: bankruptcy@sccompanies.com	Nov 08 2024 23:33:00	Country Door/Swiss Colony, Attn:Bankruptcy, 1112 Seventh Ave, Monroe, WI 53566-1364
15203562	+ Email/Text: bankruptcy@sccompanies.com	Nov 08 2024 23:33:00	Country Door/Swiss Colony, 1112 7th Ave, Monroe, WI 53566-1364
15203564	Email/Text: mrdiscen@discover.com	Nov 08 2024 23:32:00	Discover Financial, Pob 15316, Wilmington, DE 19850
15207189	Email/Text: mrdiscen@discover.com	Nov 08 2024 23:32:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025

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15203565	+ Email/Text: mrdiscen@discover.com	Nov 08 2024 23:32:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
15203566	Email/Text: rj@ffcc.com	Nov 08 2024 23:32:00	First Federal Credit Control, 24700 Chagrin Blvd, Cleveland, OH 44122
15203567	Email/Text: rj@ffcc.com	Nov 08 2024 23:32:00	First Federal Credit Control, Attn: Bankruptcy, 24700 Chagrin Blvd, Ste 205, Cleveland, OH 44122
15215081	+ Email/Text: bankruptcy@flexshopper.com	Nov 08 2024 23:32:00	FlexShopper, LLC, 901 Yamato Road, Suite 260, Boca Raton, FL 33431-4415
15203568	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Nov 08 2024 23:33:00	Genesis Bc/Celtic Bank, Po Box 4499, Beaverton, OR 97076-4499
15203569	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Nov 08 2024 23:33:00	Genesis Bc/Celtic Bank, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401
15227652	Email/Text: JCAP_BNC_Notices@jcap.com	Nov 08 2024 23:33:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15203570	Email/Text: JCAP_BNC_Notices@jcap.com	Nov 08 2024 23:33:00	Jefferson Capital Systems, LLC, 16 Mcleland Rd, Saint Cloud, MN 56303
15203571	Email/Text: JCAP_BNC_Notices@jcap.com	Nov 08 2024 23:33:00	Jefferson Capital Systems, LLC, Attn: Bankruptcy, 16 Mcleland Road, Saint Cloud, MN 56303
15203559	Email/PDF: ais.chase.ebn@aisinfo.com	Nov 08 2024 23:49:07	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
15203558	Email/PDF: ais.chase.ebn@aisinfo.com	Nov 08 2024 23:49:07	Chase Card Services, Po Box 15369, Wilmington, DE 19850
15226947	+ Email/Text: RASEBN@raslg.com	Nov 08 2024 23:32:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
15203573	Email/Text: camanagement@mtb.com	Nov 08 2024 23:33:00	M & T Bank, Attn: Bankruptcy, Po Box 844, Buffalo, NY 14240
15203572	Email/Text: camanagement@mtb.com	Nov 08 2024 23:33:00	M & T Bank, Po Box 900, Millsboro, DE 19966
15235620	Email/Text: camanagement@mtb.com	Nov 08 2024 23:33:00	M&T Bank, PO Box 840, Buffalo, NY 14240
15203575	+ Email/Text: bankruptcy@marinerfinance.com	Nov 08 2024 23:32:00	Mariner Finance, LLC, Attn: Bankruptcy, 8211 Town Center Drive, Nottingham, MD 21236-5904
15203574	+ Email/Text: bankruptcy@marinerfinance.com	Nov 08 2024 23:32:00	Mariner Finance, LLC, 8211 Town Center Dr, Nottingham, MD 21236-5904
15230914	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 08 2024 23:33:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
15203576	+ Email/Text: bankruptcy@sccompanies.com	Nov 08 2024 23:33:00	Midnight Velvet, 1112 7th Ave, Monroe, WI 53566-1364
15203577	+ Email/Text: bankruptcy@sccompanies.com	Nov 08 2024 23:33:00	Midnight Velvet, Attn: Bankruptcy, 1112 7th Avenue, Monroe, WI 53566-1364
15203580	+ Email/Text: bankruptcyntices@psecu.com	Nov 08 2024 23:33:00	P S E C U, Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013
15203581	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 09 2024 00:01:27	Portfolio Recovery, 120 Corporate Blvd Ste 100, Norfolk, VA 23502
15203582	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 08 2024 23:48:47	Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd, Norfolk, VA 23502
15222785	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 08 2024 23:48:46	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15224542	+ Email/Text: bankruptcyntices@psecu.com	Nov 08 2024 23:33:00	PSECU, PO BOX 67013, HARRISBURG, PA

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15236635	+ Email/Text: BankruptcyEast@firstenergycorp.com	Nov 08 2024 23:32:00	17106-7013 Penelec, 101 Crawford's Corner Rd Bldg #1, Suite 1-511, Holmdel NJ 07733-1976
15229461	Email/Text: bnc-quantum@quantum3group.com	Nov 08 2024 23:33:00	Quantum3 Group LLC as agent for, Genesis FS Card Services Inc, PO Box 788, Kirkland, WA 98083-0788
15203723	^ MEBN	Nov 08 2024 23:31:31	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15232205	Email/Text: BNCnotices@dcmservices.com	Nov 08 2024 23:32:00	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
15229881	Email/Text: BNCnotices@dcmservices.com	Nov 08 2024 23:32:00	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123
TOTAL: 42			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		M&T BANK
15203578		Mortgage
15203583		Vehicle loan
15203584		Vehicle loan
15203557	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15203556	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15203554	*+	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281

TOTAL: 4 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 10, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 8, 2024 at the address(es) listed below:

Name	Email Address
Brent J. Lemon	on behalf of Creditor M&T BANK blemon@kmlawgroup.com lemondropper75@hotmail.com
Denise Carlon	on behalf of Creditor M&T BANK dcarlon@kmlawgroup.com
Lauren M. Lamb	on behalf of Joint Debtor Lynelle R. Nowakowski julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;jsmith@steidl-steinberg.com;LambLR53037@notify.bestcase.com; rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com

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Lauren M. Lamb

on behalf of Debtor Brian Nowakowski
julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;jsmith@steidl-steinberg.com;LambLR53037@notify.bestcase.com;
rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

TOTAL: 6